

# Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

**Approved**

**February 25, 2014**

Attendees: Dave Jackson, *FirstWest Benefit Solutions*; Jim Murray, *SelectHealth*; Tomasz Serbinowski, *UID*; Perri Babalis, *Utah Attorney General*; Patty Conner (Proxy for Norm Thurston), *OCHS*; Jill Goodmansen, *OCHS*; Sue Watson, *OCHS*; Tanji Northrup, *UID*; Betsy Jerome, *UID*; Todd Kiser, *UID*; Russ Johnston, *FirstWest Benefit Solutions*; Lincoln Nehring, *Utah Children*; Rylee Curtis, *Utah Health Policy Project*

Paul Anderton, *PEHP* (via telephone); Kim Miller, *UHC* (via telephone); Nathan Jones, *Arches* (via telephone)

- I. Meeting called to order at 1:00 p.m.
- II. January minutes approved with changes notes on page 2.
- III. Patty Conner from OCHS gave an update regarding Avenue H
  - a. February Statistics
    - i. 427 Total Groups
    - ii. 3789 employees
    - iii. 6630 dependents
    - iv. 10,419 covered lives
    - v. 17 groups come through in February and typically have around 9 groups. March there is 24 new groups with 11 in the previous year. Haven't been able to total employees for March as of yet. Seeing fair number of groups coming through with 1 employees, however seeing around 15-30 employee size groups for February and March. Most groups coming through are law firms, CPA firms, technology companies, construction, and photo places. Those that don't get a tax credit on the individual market. Avenue H would like to target those types of businesses.
    - vi. Employer Define Contribution amount went down due to technical problems on Avenue H end. Tracking around \$271 employer contribution per month. Working with PlanSource on a solution for tier level contributions.
    - vii. 11% of groups came through without a broker, 89% with a broker. Last year was 100% broker.
  - b. Groups take a little while to get posted to the PlanSource website, Avenue H is unable to see the broker/employer contact. Avenue H has asked broker to send us a note via email on who they are working on to keep track of this.
  - c. Groups with previous coverage are being captured at the group level and are working with PlanSource to get stats on if a group has had previous coverage.
  - d. 3 HSA administrators and about a third of employees enrolled have an HSA account.

- e. Patty stated she will provide the dental stats in the future in handout but noted there are 639 total enrolled in dental coverage so far. Number will pick up due to renewal groups being able to enroll in dental plan. Majority of dental coverage is pediatric dental coverage.
- f. New processes and administration
  - i. OCHS has put together training for the ongoing processes such as life events, new hires, terminations, COBRA and more. These webinars are put on every Tuesday and Thursday and can register on our website [www.avenueh.com](http://www.avenueh.com).
- g. OCHS is working with all carriers on operational retrospective. Met with some carriers already, including dental, medical and HSA. Talk through the issues with their team from underwriting to file feeds. Will continue to do meetings, instead of doing round table this month. Every other month do a carrier round table in the future and other months do face to face with each carrier.
- h. Working overall retrospective and technology changes. Need to put more transparency in plan selection. Way the wage and tax form and census load is done, come up with a better way to do this process. Speed up the process for renewal groups and visibility. Working on getting tool built out in PlanSource to pull all group information instead of individually. OCHS have a lot of work left to do and not sure what 2015 has in store.
- i. February and March groups all passed the participation at 75%.

IV. Dave Jackson

- a. Introduction of Nathan Jones newest board member with Arches

V. Paul Anderton

- a. Risk Adjustment & Premium Allocation subcommittee report
  - i. Paul stated no updates.

VI. Kim Miller with United HealthCare

- a. Underwriting Subcommittee Report
  - i. Kim stated no updates. Number of open items the workgroup is still working on.
    - 1. Requests to review information
    - 2. Group eligibility, process and procedures
    - 3. Evaluate and educate the ancillary carrier all the enrollment rules at employee level and dependent level and better clarification in documentation.
    - 4. Groups that grow beyond the size 50.

VII. Jim Murray with SelectHealth

- a. Legal Subcommittee

- i. Plan of Operations – Leave effective date as of December due to the transitional period. Will need to update the plan of operations in the future. Jim Murray sent Tanji a final after the board meetings, meeting with Perri and comments from meeting with Tanji.

VIII. Tanji Northrup with Insurance Department

- a. Received plan of operations and still has questions and working on getting that adopted.
  - b. HB141 Dunnigan – Substitute on bill. Delayed the change of small business to extend to 99 employees.
- IX. Next Meeting will be March 25, 2014 at 1:00 pm
- X. Meeting adjourned at 1:37 p.m.